

Amendments To Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of Claims:

1. (currently amended) A computer-implemented method for facilitating the administration of a subsidiary account within a database contained within a host computer comprising the steps of:

receiving, at a host computer, a request for a subsidiary account linked to a parent account, wherein said parent account is a financial account having a parent spending power, wherein said parent spending power is a credit limit for said parent account;

linking, at said host computer, said subsidiary account to said parent account, wherein said subsidiary account is a financial account having a subsidiary spending power, said subsidiary spending power is a credit limit for said subsidiary account, and said subsidiary spending power is configured to consume a portion of said parent spending power; and

reducing, at said host computer, said subsidiary spending power in said subsidiary account by a subsidiary spend transaction amount; and,

reducing, at said host computer, said parent spending power by an amount less than said subsidiary spend transaction amount ~~subsidiary spending power~~ when said subsidiary account is linked to said parent account.

2. (previously presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per transaction.

3. (previously presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per day.

4. (previously presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period.

5. (previously presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant.

6. (previously presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants.

7. (currently amended) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular industry type.

8. (previously presented) The computer-implemented method according to claim 22, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time.

9. (previously presented) The computer-implemented method according to claim 1, wherein said step of receiving said request comprises:

receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine.

10. (previously presented) The computer-implemented method according to claim 1, further comprising the steps of:

monitoring spending activity facilitated by at least one of said parent account and said subsidiary account; and

modifying at least one of said parent spending power and said subsidiary spending power based at least in part on said spending activity.

11. (currently amended) A system for administering a subsidiary account within a computing system, said computer system comprising:

an account administrator module in communication with a transaction administrator module;

a settler module; and

a statement generator module,

wherein said account administrator module is configured to:

receive a request for at least one subsidiary account linked to a parent account, said parent account including a parent account spending power, wherein said parent account spending power is a credit limit for said parent account, said at least one subsidiary account including a subsidiary spending power, wherein said subsidiary spending power is a credit limit for said subsidiary account, and said subsidiary spending power is less than said parent spending power, and

reduce said subsidiary spending power in said subsidiary account by a subsidiary spend transaction amount;

reduce said parent spending power only by an amount less than said subsidiary spend transaction amount ~~spending power~~ when said subsidiary account is linked to said parent account,

wherein said settler module is configured to facilitate providing a settling payment to a merchant, and

wherein said statement generator module is configured to facilitate generating a parent account statement.

12. (currently amended) A machine-readable medium having stored thereon a plurality of instructions, said plurality of instructions when executed by a processor, cause said processor to perform a method comprising the steps of:

receiving a request for a subsidiary account linked to a parent account, said parent account being a financial account, and said parent account having a parent spending power, said subsidiary account being a financial account, and said subsidiary account having a subsidiary spending power, wherein said parent spending power is a credit limit for said parent account, and said subsidiary spending power is a credit limit for said subsidiary account;

linking said subsidiary account to said parent account, wherein said subsidiary spending power is configured to consume a portion of said parent spending power; and

reducing, at said host computer, said subsidiary spending power in said subsidiary account by a subsidiary spend transaction amount; and,

reducing, at said host computer, said parent spending power by an amount less than said subsidiary spend transaction amount ~~subsidiary spending power~~ when said subsidiary account is linked to said parent account.

13. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per transaction.

14. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed per day.

15. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed during a predetermined time period.

16. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular merchant.

17. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular chain of merchants.

18. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed at a particular industry type.

19. (previously presented) The machine-readable medium according to claim 23, wherein said step of establishing said spending limit is based upon a maximum transaction amount allowed in accordance with a predetermined rate of change over time.

20. (previously presented) The machine-readable medium according to claim 12, wherein said step of receiving said request comprises:

receiving said request via a means for communication selected from the group consisting of a telephone, a pager, a computer, a digital communications device, a television, a personal digital assistant, and a facsimile machine.

21. (previously presented) The machine-readable medium according to claim 12, wherein the method further comprises the steps of:

monitoring spending activity facilitated by at least one of said parent account and said subsidiary account; and

modifying at least one of said parent spending power and said subsidiary spending power based at least in part on said spending activity.

22. (previously presented) The computer-implemented method according to claim 1, further comprising the step of:

establishing, at said host computer, a spending limit configured to affect at least one of said parent spending power and said subsidiary spending power.

23. (previously presented) The machine-readable medium according to claim 12, further comprising the step of:

establishing at least one spending limit configured to affect at least one of said parent spending power and said subsidiary spending power.